## Case 19-50107-btb Doc 10 Entered 02/02/19 22:03:01 Page 1 of 5

United States Bankruptcy Court District of Nevada

In re: MATTHEW JUSTIN VILES MICHELLE LENA VILES Debtors Case No. 19-50107-btb Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0978-3 User: admin Page 1 of 3 Date Rcvd: Jan 31, 2019 Form ID: 309A Total Noticed: 113

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 02, 2019.
db/jdb
                         +MATTHEW JUSTIN VILES.
                                                               MICHELLE LENA VILES, 6717 ROLLING MEADOWS DR., #2411,
                           SPARKS, NV 89436-0117
10689537
                         +Accounting Services Branch - Sacramento,
                                                                                              10000 Goethe Rd.,
                                                                                                                                  Building C/2nd Flr.,
                            Sacramento, CA 95827-3567
                         +Action Revenue Recovery,
10689538
                                                                      910 Bres Ave.,
                                                                                                Monroe, LA 71201-5955
10689556
                          CMRE Financial Services,
                                                                      3075 E. Imperial Highway, #200, Brea, CA 92821-6753
10689549
                                                                       6490 S. McCarran, Bldg. E, Reno, NV 89509-6128
                         +Cal Linda Freeport, LLC,
                                                  P. O Box 150, Fairfield, CA 94533-0150
ial Services, 316 North 4th Street, Po Box 7100,
10689552
                         +Cbassociates,
                         +Chapman Financial Services,
10689555
                            Coeur d'Alene, ID 83816-1940
                        Coeur d'Alene, ID 83816-1940
+Chapman Financial Services, Po Box 7100, Coeur D Alene, ID 83816-
+Collection Service of Nevada, 777 Forest St, Reno, NV 89509-1711
+Collection Service/Nevada, 777 Forest St, Reno, NV 89509-1711
+Collection Service/Nevada, Attn:Bankruptcy, 777 Forest St, Reno
10689554
                                                                                                    Coeur D Alene, ID 83816-1940
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                                                                                                                                     Reno, NV 89509-1711
                         Comenity Bank, P.O. Box 165950, San Antonio, TX 78265-9450
+First Responder EMS-Sacramento, 333 Huss Dr., Ste. 1, Chico, CA 95928-8242
+GC Services Collection Agency, P.O. Box 7835, Baldwin Park, CA 91706-7835
10689561
10689580
10689583
10689586
                         +Grant & Weber Inc, 5586 S Fort Apache Rd, Las Vegas, NV 89148-7682
                        +Grant & Weber Inc, 5586 S Fort Apache Rd, Las Vegas, NV 89148-7682
+Great Lakes Higher Edu Corp, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
Great Lakes Higher Edu Corp, 111000 Usa Prkwy, Fishers, IN 46037
+H. P. Sears Co., Inc., Attn: Bankruptcy, 2000 18th St, Bakersfield, CA 93301-4292
+H. P. Sears Co., Inc., Pob 2307, Bakersfield, CA 93303-2307
+LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
+Monarch Recovery Management, Inc., 3260 Tillman Dr., Ste. 75, Bensalem, PA 19020-2059
+NCB Management Services, 1 Allied Drive, Trevose, PA 19053-6945
+NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevose, PA 19053-6945
+National Business Factors Group, 969 Mica Dr, Carson City, NV 89705-7170
+National Business Factors Group, Attn: Bankruptcy, 969 Mica Drive,
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                         +National Business Factors Group,
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                                                                                  Attn: Bankruptcy, 969 Mica Drive,
                            Carson City, NV 89705-7170
                        +New Cingular Wireless PCS, 1025 Lenox Park Blvd., NE, Atlanta, GA 3+Nina and John Balzer, 4190 Rancheria Road, Fallon, NV 89406-4383+North Shore Collection Agency, 270 Spagnoli Rd., Suite 110, Melvi.+Overstock Store Card, P.O. Box 659450, San Antonio, TX 78265-9450+Performant Recovery, Inc., P.O. Box 9054, Pleasanton, CA 94566-9054+Radius Global Solutions LLC, P.O.Box 390905, Minneapolis, MN 55439-
10689609
                                                                                                                         Atlanta, GA 30319-5309
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                                                                                                                                      Melville, NY 11747-3515
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10689621
                                                                                                         Minneapolis, MN 55439-0905
                        +Radius Global Solutions LLC, P.O.Box 390905, Minneapolis, MN 55439-0905
+Remsa, 450 Edison Way, Reno, NV 89502-4117
Revenue Recovery Inc., 43920 Margarita Rd., Ste. F, Temecula, CA 92592-2736
Saint Mary's Regional Hospital, 555 N. Arlington Ave., Reno, NV 89503-4724
+Saint Marys Regional Hospital, 235 West Sixth St., Reno, NV 89503-4548
Saint Marys Regional Hospital, 1801 W. Olympic Blvd., Pasadena, CA 91199-1467
+The Trails at Pioneer Meadows, 6717 Rolling Meadows Dr., Sparks, NV 89436-0106
US Bank/RMS CC, Cb Disputes, Saint Louis, MO 63166
Vital Recovery Services, Inc., P.O. Box 923747, Norcross, GA 30010-3747
+West Hills Hospital, 1240 E. Ninth St... Reno, NV 89512-2964
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                         +West Hills Hospital,
                                                               1240 E. Ninth St.,
                                                                                                  Reno, NV 89512-2964
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                                                                                                                          NICHOLAS M. WAJDA,
                          E-mail/Text: nick@wajdalawgroup.com Feb 01 2019 02:24:38
aty
                         LAW OFFICE OF NICHOLAS M WAJDA, 871 CORONADO CENTER DR., STE. 200, +EDI: QJCOPPAKNUDSON.COM Feb 01 2019 07:23:00 JERI COPPA-KNUDSON,
                                                                                                                                                HENDERSON, NV 89052
                                                                                                          JERI COPPA-KNUDSON,
tr
                                                                                                                                                3495 LAKESIDE DR,
                           PMB #62,
                                           RENO, NV 89509-4841
                         +E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Feb 01 2019 02:24:55
                                                                                                                                         U.S. TRUSTEE - RN - 7,
ust
                         300 BOOTH STREET, STE 3009, RENO, NV 89509-1362
+EDI: AARGON.COM Feb 01 2019 07:23:00 Aargon Agend
8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
10689536
                                                                                             Aargon Agency,
                                                                                                                          Attn: Bankruptcy Department,
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                         +EDI: AARGON.COM Feb 01 2019 07:23:00
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                                                                                                                          8668 Spring Mountain Rd,
                           Las Vegas, NV 89117-4132
                          EDI: AMEREXPR.COM Feb 01 2019 07:23:00
10689539
                                                                                                 American Express,
                                                                                                                                  P.O. Box 0001,
                           Los Angeles, CA 90096-8000
                         +EDI: AMEREXPR.COM Feb 01 2019 07:23:00
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                                                                                                American Express Delta Sky, PO BOX 0001,
                           Los Angeles, CA 90096-0001
10689542
                         +EDI: AMEREXPR.COM Feb 01 2019 07:23:00
                                                                                                             Correspondence/Bankruptcy, Po Box 981540,
                                                                                                 Amex,
                           El Paso, TX 79998-1540
                                                                                                                                            El Paso, TX 79998-1537
                         +EDI: AMEREXPR.COM Feb 01 2019 07:23:00
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                                                                                                             P.o. Box 981537,
                                                                                                Amex,
10689543
                         +E-mail/Text: bk@avant.com Feb 01 2019 02:25:22
                                                                                                              Avant,
                                                                                                                            222 N. Lasalle St.
                            Chicago, IL 60601-1101
10689544
                         +E-mail/Text: bk@avant.com Feb 01 2019 02:25:22
                                                                                                              Avant,
                                                                                                                             Attn: Bankruptcy, Po Box 9183380,
                            Chicago, IL 60691-3380
                         +E-mail/Text: bpcsbk@gmail.com Feb 01 2019 02:25:26
10689545
                                                                                                                     Business & Professional Coll Svc,
                            816 S Center St, Reno, NV 89501-2306
                         +E-mail/Text: bpcsbk@gmail.com Feb 01 2019 02:25:26
10689546
                                                                                                                    Business & Professional Coll Syc.
                         Attn: Bnkruptcy, Po Box 872, Reno, NV 89504-0872
+E-mail/Text: info@buttecountycreditbureau.com Feb 01 2019 02:24:44
10689547
                                                                                                                                             Butte Co Cr,
                            310 Flume St, Chico, CA 95928-5429
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
10689548
                +E-mail/Text: info@buttecountycreditbureau.com Feb 01 2019 02:24:44
                                                                                              Butte Co Cr,
                  Attn: Bankruptcy Dept, P O Box 7600, Chico, CA 95927-7600
                +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Feb 01 2019 02:25:22
10689573
                                                                                         CRB Auto,
                                                                                                      P.O. Box 98541,
                  Las Vegas, NV 89193-8541
                +E-mail/Text: bankruptcy@cavps.com Feb 01 2019 02:25:07
10689551
                                                                                 Cavalry Portfolio Services,
                  Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
                                                                                 Valhalla, NY 10595-2322
                +E-mail/Text: bankruptcy@cavps.com Feb 01 2019 02:25:07
10689550
                                                                                 Cavalry Portfolio Services,
                 500 Summit Lake Drive, Valhalla, NY 10595-2322 EDI: WFNNB.COM Feb 01 2019 07:23:00 Comenity
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                                                             Comenity - Victorias Secret,
                                                                                              PO Box 182789,
                  Columbus, OH 43218-2789
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                +EDI: WFNNB.COM Feb 01 2019 07:23:00
                                                             Comenity Bank/Overstock, Attn: Bankruptcy Dept,
                  Po Box 182125, Columbus, OH 43218-2125
                +EDI: WFNNB.COM Feb 01 2019 07:23:00
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                                                             Comenity Bank/Overstock,
                                                                                          Po Box 182120,
                  Columbus, OH 43218-2120
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                Po Box 182125, Columbus, OH 43218-2125
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                                                             Comenity Bank/Victoria Secret, Po Box 182789,
                  Columbus, OH 43218-2789
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                  Columbus, OH 43218-2120
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                                                             Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
                  Po Box 182125, Columbus, OH 43218-2125
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                                                             Comenity Wayfair, P.O. Box 659617,
                  San Antonio, TX 78265-9617
                +EDI: WFNNB.COM Feb 01 2019 07:23:00
                                                             Comenity bank/J Crew, Attn: Bankruptcy Dept,
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                Po Box 182125, Columbus, OH 43218-2125
+EDI: WFNNB.COM Feb 01 2019 07:23:00
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                                                                                       Po Box 182789,
                  Columbus, OH 43218-2789
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                  Po Box 182125, Columbus, OH 43218-2125
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                +EDI: WFNNB.COM Feb 01 2019 07:23:00
                                                             Comenitybank/wayfair,
                                                                                       Po Box 182789,
                  Columbus, OH 43218-2789
10689576
                +EDI: RCSFNBMARIN.COM Feb 01 2019 07:23:00
                                                                   Credit One Bank,
                                                                                        Attn: Bankruptcy,
                  Po Box 98873, Las Vegas, NV 89193-8873
10689575
                +EDI: RCSFNBMARIN.COM Feb 01 2019 07:23:00
                                                                   Credit One Bank,
                                                                                        Po Box 98875,
                  Las Vegas, NV 89193-8875
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                                                                                        P.O. Box 60500.
10689574
                                                                   Credit One Bank.
                 City of Industry, CA 91716-0500 EDI: DISCOVER.COM Feb 01 2019 07:23:00
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                                                                Discover Financial,
                                                                                        Pob 15316,
                  Wilmington, DE 19850
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                +EDI: DISCOVER.COM Feb 01 2019 07:23:00
                                                                Discover Financial,
                                                                                        Po Box 3025,
                  New Albany, OH 43054-3025
10689581
                +EDI: FSAE.COM Feb 01 2019 07:23:00
                                                           First Source Advantage,
                                                                                        205 Bryant Woods South,
                  Buffalo, NY 14228-3609
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                +EDI: FSAE.COM Feb 01 2019 07:23:00
                                                           Firstsource Advantage, LLC,
                                                                                            205 Bryant Woods South,
                  Buffalo, NY 14228-3609
                +EDI: PHINGENESIS Feb 01 2019 07:23:00
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                                                               Genesis Bc/celtic Bank,
                                                                                           Attn: Bankruptcy,
                268 South State Street Ste 300, Salt Lake City, UT 84111-5314 +EDI: PHINGENESIS Feb 01 2019 07:23:00 Genesis Bc/celtic Bank,
10689584
                                                              Genesis Bc/celtic Bank,
                                                                                           Po Box 4499,
                  Beaverton, OR 97076-4499
10689592
                +E-mail/Text: bpcsbk@gmail.com Feb 01 2019 02:25:26
                                                                             Hospital Collection Sv,
                Attn: Bankruptcy, 816 S Center St, Reno, NV 89501-2306 +E-mail/Text: bpcsbk@gmail.com Feb 01 2019 02:25:26 Hosp
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                                                                             Hospital Collection Sv,
                  816 S Center St, Reno, NV 89501-2306
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                +EDI: IIC9.COM Feb 01 2019 07:23:00
                                                            I C System Inc, Po Box 64378,
                  Saint Paul, MN 55164-0378
                +EDI: IIC9.COM Feb 01 2019 07:23:00
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                                                                              Attn: Bankruptcy, Po Box 64378,
                                                            I C System Inc.
                 St Paul, MN 55164-0378
EDI: IRS.COM Feb 01 2019 07:23:00
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                                                          Internal Revenue Services, PO Box 24015,
                  Fresno, CA 93779
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                +EDI: CBSKOHLS.COM Feb 01 2019 07:23:00
                                                                Kohls/Capital One, Kohls Credit, Po Box 3120,
                  Milwaukee, WI 53201-3120
10689596
                +EDI: CBSKOHLS.COM Feb 01 2019 07:23:00
                                                                Kohls/Capital One,
                                                                                       N56 W 17000 Ridgewood Dr,
                  Menomonee Falls, WI 53051-5660
                +E-mail/Text: bk@lendingclub.com Feb 01 2019 02:25:18
                                                                                               71 Stevenson,
10689598
                                                                               LendingClub,
                  San Francisco, CA 94105-2934
                +EDI: MERRICKBANK.COM Feb 01 2019 07:23:00
10689601
                                                                   Merrick Bank/CardWorks.
                                                                                               Attn: Bankruptcy,
                  Po Box 9201,
                                 Old Bethpage, NY 11804-9001
10689600
                +EDI: MERRICKBANK.COM Feb 01 2019 07:23:00
                                                                   Merrick Bank/CardWorks,
                                                                                               10705 S Jordan Gateway,
                  South Jordan, UT 84095-3977
10689606
                +EDI: NFCU.COM Feb 01 2019 07:23:00
                                                           Navy FCU,
                                                                        Attn: Bankruptcy,
                                                                                              Po Box 3000,
                  Merrifield, VA 22119-3000
                +EDI: NFCU.COM Feb 01 2019 07:23:00 Navy FCU, 820 Follin Lane, Vienna, VA 2 +EDI: AGFINANCE.COM Feb 01 2019 07:23:00 OneMain Financial, Attn: Bankruptcy,
10689605
                                                                        820 Follin Lane, Vienna, VA 22180-4907
10689614
                601 Nw 2nd Street, Evansville, IN 47708-1013
+EDI: AGFINANCE.COM Feb 01 2019 07:23:00 One
10689613
                                                                 OneMain Financial,
                                                                                      Po Box 1010,
                  Evansville, IN 47706-1010
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Page 3 of 3

Total Noticed: 113

Date Royd: Jan 31, 2019

User: admin

Form ID: 309A

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 10689617 EDI: PRA.COM Feb 01 2019 07:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 +EDI: PRA.COM Feb 01 2019 07:23:00 10689618 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 10689619 +E-mail/Text: brprocessor@pfccollects.com Feb 01 2019 02:25:25 Professional Finance Company, Inc., 5754 W 11th St Ste 100, Greeley, CO 80634-4811 +E-mail/Text: brprocessor@pfccollects.com Feb 01 2019 02:25:25 10689620 Professional Finance Company, Inc., Attn: Bankruptcy, Po Box 1686, Greeley, CO 80632-1686 10689627 E-mail/Text: dl-csgbankruptcy@charter.com Feb 01 2019 02:25:31 Spectrum, PO Box 60229, Los Angeles, CA 90060-0229 10689629 +EDI: RMSC.COM Feb 01 2019 07:23:00 Syncb/Phillips 66, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Feb 01 2019 07:23:00 10689628 Syncb/Phillips 66, P.o Box 965004, Orlando, FL 32896-5004 +EDI: RMSC.COM Feb 01 2019 07:23:00 10689630 Synchrony - Amazon, PO Box 965015. Orlando, FL 32896-5015 +EDI: RMSC.COM Feb 01 2019 07:23:00 10689631 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015 10689632 +EDI: RMSC.COM Feb 01 2019 07:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 10689634 +EDI: RMSC.COM Feb 01 2019 07:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 10689633 +EDI: RMSC.COM Feb 01 2019 07:23:00 Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024 10689635 +EDI: RMSC.COM Feb 01 2019 07:23:00 Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001 +EDI: RMSC.COM Feb 01 2019 07:23:00 Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, 10689636 Po Box 965064, Orlando, FL 32896-5064 10689638 +EDI: TCISOLUTIONS.COM Feb 01 2019 07:23:00 Total Card, Inc, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208 10689640 EDI: USBANKARS.COM Feb 01 2019 07:23:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201 10689642 +EDI: USAA.COM Feb 01 2019 07:23:00 Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600 EDI: USAA.COM Feb 01 2019 07:23:00 10689641 Usaa Federal Savings Bank, Po Box 47504, San Antonio, TX 78265 EDI: VERIZONCOMB.COM Feb 01 2019 07:23:00 10689643 Verizon Wireless. P.O. Box 660108. Dallas, TX 75266-0108 10689645 EDI: RMSC.COM Feb 01 2019 07:23:00 Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927 TOTAL: 73 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 10689611 no name on CR Liability 10689553\* +Cbassociates, Po Box 150, Fairfield, CA 94533-0150 10689579 ##EOS CCA, P.O. Box 296, Norwell, MA 02061-0296 TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0978-3

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2019 at the address(es) listed below:

NONE. TOTAL: 0

#### Case 19-50107-btb Doc 10 Entered 02/02/19 22:03:01 Page 4 of 5

Information	n to identify the case:		
Debtor 1	MATTHEW JUSTIN VILES	Social Security number or ITIN xxx-xx-7079	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	MICHELLE LENA VILES	Social Security number or ITIN xxx-xx-9322	
	First Name Middle Name Last Name	EIN	
United States Bankruptcy Court		Date case filed for chapter 7 1/30/19	
Case number:	: 19–50107–btb	·	

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

WILLI	with the court.						
		About Debtor 1:	About Debtor 2:				
1.	Debtor's full name	MATTHEW JUSTIN VILES	MICHELLE LENA VILES				
2.	All other names used in the last 8 years	fdba AUTOMAX, LLC	fka MICHELLE LENA QUINLAN				
3.	Address	6717 ROLLING MEADOWS DR., #2411 SPARKS, NV 89436	6717 ROLLING MEADOWS DR., #2411 SPARKS, NV 89436				
4.	<b>Debtor's attorney</b> Name and address	NICHOLAS M. WAJDA LAW OFFICE OF NICHOLAS M WAJDA 871 CORONADO CENTER DR., STE. 200 HENDERSON, NV 89052	Contact phone (702) 900–6339  Email: nick@wajdalawgroup.com				
5.	Bankruptcy trustee Name and address	JERI COPPA-KNUDSON 3495 LAKESIDE DR PMB #62 RENO, NV 89509	Contact phone (775) 329–1528				

For more information, see page 2 >

Debtor MATTHEW JUSTIN VILES and MICHELLE LENA VILES

Case number 19-50107-btb

6.	Bankruptcy clerk's office	300 Booth Street Reno, NV 89509	Office Hours: 9:00 AM – 4:00 PM		
	Documents in this case may be filed at this address. You may inspect all records filed		Contact phone: (775) 326-2100		
	in this case at this office or online at www.pacer.gov.		Date: 1/30/19		
7.	Meeting of creditors	March 7, 2019 at 10:30 AM	Location:		
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	300 Booth Street, Room 3087, Reno, NV 89509		
8.	Presumption of abuse	The presumption of abuse does not arise.			
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.				
9.	Deadlines	File by the deadline to object to discharge or	Filing deadline: 5/6/19		
	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	dischargeable:	nallenge whether certain debts are hargeable:		
		You must file a complaint:  • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or			
		<ul> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>			
		You must file a motion:			
		• if you assert that the discharge should be denied under § 727(a)(8) or (9).			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an	Filing deadline: 30 days after the conclusion of the meeting of creditors		
		exemption claimed, you may file an objection.			
10.	Proof of claim  Please do not file a proof of claim unless	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the			
	you receive a notice to do so.				
11.	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
12.	Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.			
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